

Fill in this information to identify the case:

Debtor 1 Kristin Renee Ruhlman

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 2200208

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
Wells Fargo Bank, N.A.

Court claim no. (if known): 4

Date of payment change:

Must be at least 21 days after date
of this notice

11/01/2022

New total payment:

Principal, interest, and escrow, if any \$ 1141.93

Last 4 digits of any number you use to
identify the debtor's account:

7 8 0 5

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 408.40

New escrow payment: \$ 420.03

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/Angela M. Mills-Fowler

Signature

Date 09/21/2022Print: FOWLER,ANGELA M. MILLS

First Name

Middle Name

Last Name

VP Loan Documentation

Title

Company Wells Fargo Bank, N.A.Address MAC N9286-01Y

Number

Street

P.O. Box 1629

Address 2

Minneapolis

MN

55440-9790

City

State

ZIP Code

Contact phone 800-274-7025NoticeOfPaymentChangeInquiries@wellsfargo.com

Email

UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania

Chapter 13 No. 2200208

Judge: Henry W. Van Eck

In re:

Kristin Renee Ruhlman

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before September 22, 2022 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Kristin Renee Ruhlman
1322 Bannister Street

York PA 17404

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Brent Diefenderfer
CGA Law Firm
135 North George Street

York PA 17401

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

Jack N Zaharopoulos (Trustee)
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A

Hummelstown PA 17036

/s/Angela M. Mills-Fowler

VP Loan Documentation



HOME
MORTGAGE

Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

KRISTIN R RUHLMAN
1322 BANNISTER ST
YORK PA 17404-4909

Important notice about your Escrow Account Disclosure Statement

Now that you've been approved for a trial payment plan, we've completed an analysis of your escrow account to ensure we're collecting sufficient funds for your property tax and insurance premium payments. As a result of this analysis, we are sending you an Escrow Account Disclosure Statement.

Questions?

Contact your Home Preservation Specialist

Monthly payment amount

You may find the monthly payment amount shown on this statement is not the same as your trial plan payment. Please make your payments as outlined in your trial payment plan.

Escrow reviews

We'll continue to review your escrow account yearly to make sure the escrow portion of your total monthly payment covers your projected property taxes and insurance premiums. Please retain this escrow statement for your records as it reflects the tax and insurance obligations on your loan.



Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

Escrow Review Statement

For informational purposes only

Statement Date:

September 14, 2022

Loan number:

Property address:

1322 BANNISTER STREET
YORK PA 17404

KRISTIN R RUHLMAN
1322 BANNISTER ST
YORK PA 17404-4909

Customer Service



Online
wellsfargo.com



Telephone
1-800-340-0473



Correspondence
PO Box 10335
Des Moines, IA 50306



Hours of operation
Mon - Fri 7 a.m. - 7 p.m. CT



To learn more, go to:
wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- **Payments:** As of the **November 1, 2022** payment, the contractual portion of the escrow payment **increases**.

The escrow account has a shortage of
\$79.72

Part 1 - Mortgage payment

Option 1

Pay the shortage amount over 12 months

| | Previous payment through 10/01/2022 payment date | New payment beginning with the 11/01/2022 payment |
|-----------------------------|---|--|
| Principal and/or interest | \$721.90 | \$721.90 |
| Escrow payment | \$408.40 | \$420.03 |
| Total payment amount | \$1,130.30 | \$1,141.93 |

Option 1: No action required

Starting **November 1, 2022** the new contractual payment amount will be **\$1,141.93**

Option 2

Pay the shortage amount of \$79.72

| | Previous payment through 10/01/2022 payment date | New payment beginning with the 11/01/2022 payment |
|-----------------------------|---|--|
| Principal and/or interest | \$721.90 | \$721.90 |
| Escrow payment | \$408.40 | \$413.39 |
| Total payment amount | \$1,130.30 | \$1,135.29 |

Option 2: Pay shortage in full

Starting **November 1, 2022** the new contractual payment amount will be **\$1,135.29**

See Page 2 for additional details.



KRISTIN R RUHLMAN

Wells Fargo Home Mortgage
PO Box 77036
Minneapolis, MN 55480-7736

Note: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage

If you choose to pay the shortage in full as referenced in Option 2, detach this coupon and mail it along with a check for **\$79.72** to the address that appears on this coupon.

This payment must be received no later than **November 1, 2022**.

When a check is provided as payment, you authorize us either to use information from the check to make a one-time electronic fund transfer from the account on which the check is drawn or to process the payment as a check transaction. When we use information from the check to make an electronic fund transfer, funds may be withdrawn from the account as soon as the same day we receive the payment, and you will not receive the check back from the financial institution.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$4,516.46. For the coming year, we expect the amount paid from escrow to be \$4,960.62.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

| | 01/21 - 12/21 (Actual) | 01/22 - 12/22 (Actual) | 03/22 - 09/22 (Actual) | 11/22 - 10/23 (Projected) | | # of months | | New monthly escrow amount |
|----------------------------------|---------------------------|---------------------------|---------------------------|------------------------------|----------|----------------|----------|---------------------------------|
| Property taxes | \$2,843.43 | \$2,886.26 | \$2,886.26 | \$2,886.26 | ÷ | 12 | = | \$240.52 |
| Property insurance | \$974.00 | \$991.00 | \$991.00 | \$991.00 | ÷ | 12 | = | \$82.58 |
| Total taxes and insurance | \$3,817.43 | \$3,877.26 | \$3,877.26 | \$3,877.26 | ÷ | 12 | = | \$323.11 |
| Escrow shortage | \$49.45 | \$11.49 | \$0.00 | \$79.72 | ÷ | 12 | = | \$6.64** |
| Mortgage insurance | \$1,115.46 | \$823.38 | \$639.20 | \$1,083.36 | ÷ | 12 | = | \$90.28 |
| Total escrow | \$4,982.34 | \$4,712.13 | \$4,516.46 | \$5,040.34 | ÷ | 12 | = | \$420.03 |

**This amount is added to the payment if Option 1 on page 1 is selected.

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

| | | | |
|---|---|-------------------|---|
| Lowest projected escrow balance August, 2023 | | -\$612.60 | (Calculated in Part 3 - Escrow account projections table) |
| Bankruptcy adjustment [†] | + | \$1,179.09 | |
| Minimum balance for the escrow account [†] | - | \$646.21 | (Calculated as: \$323.11 X 2 months) |
| Escrow shortage | = | -\$79.72 | |

[†]This adjustment of \$1,179.09, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

[†]The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 12 (this amount does not include mortgage insurance). We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

Important messages

Act now - purchase your own insurance policy

Our records show that the insurance policy was obtained by Wells Fargo. Please understand that this policy only covers the structure and/or improvements, but does not cover liability or any personal property. For this reason, consider purchasing a policy of your choosing - it may lower the costs and give options for more coverage. If you sent us proof of a purchased policy, please disregard this message. If you have questions or are having trouble paying for the insurance policy, call us at the number on the first page of this statement.

Part 3 - Escrow account projections

Escrow account projections from November, 2022 to October, 2023

| Date | Payments to escrow | What we expect to pay out | Description | Projected escrow balance | Balance required in the account |
|----------|--------------------|---------------------------|-------------------------|--------------------------|---------------------------------|
| Oct 2022 | | | Starting balance | \$33.56 | \$1,292.37 |
| Nov 2022 | \$413.39 | \$90.28 | FHA Insurance | \$356.67 | \$1,615.48 |
| Dec 2022 | \$413.39 | \$90.28 | FHA Insurance | \$679.78 | \$1,938.59 |
| Jan 2023 | \$413.39 | \$90.28 | FHA Insurance | \$1,002.89 | \$2,261.70 |
| Feb 2023 | \$413.39 | \$90.28 | FHA Insurance | \$1,326.00 | \$2,584.81 |
| Mar 2023 | \$413.39 | \$90.28 | FHA Insurance | \$1,649.11 | \$2,907.92 |
| Mar 2023 | \$0.00 | \$846.19 | WEST MANCHESTER TWP (5) | \$802.92 | \$2,061.73 |
| Apr 2023 | \$413.39 | \$90.28 | FHA Insurance | \$1,126.03 | \$2,384.84 |
| May 2023 | \$413.39 | \$90.28 | FHA Insurance | \$1,449.14 | \$2,707.95 |
| May 2023 | \$0.00 | \$991.00 | AMERICAN SECURITY GROUP | \$458.14 | \$1,716.95 |
| Jun 2023 | \$413.39 | \$90.28 | FHA Insurance | \$781.25 | \$2,040.06 |
| Jul 2023 | \$413.39 | \$90.28 | FHA Insurance | \$1,104.36 | \$2,363.17 |
| Aug 2023 | \$413.39 | \$90.28 | FHA Insurance | \$1,427.47 | \$2,686.28 |
| Aug 2023 | \$0.00 | \$2,040.07 | WEST YORK AREA SD(5) | -\$612.60 | \$646.21 |
| Sep 2023 | \$413.39 | \$90.28 | FHA Insurance | -\$289.49 | \$969.32 |
| Oct 2023 | \$413.39 | \$90.28 | FHA Insurance | \$33.62 | \$1,292.43 |
| Totals | \$4,960.68 | \$4,960.62 | | | |

Part 4 - Escrow account history

Escrow account activity from March, 2022 to October, 2022

| Date | Deposits to escrow | | | Payments from escrow | | | Description | Escrow balance | | |
|---------------------|--------------------|------------|-------------|----------------------|------------|------------|-------------------------|----------------|------------|--------------|
| | Actual | Projected | Difference | Actual | Projected | Difference | | Actual | Projected | Difference |
| Mar 2022 | | | | | | | Starting Balance | -\$12,670.07 | \$2,544.95 | -\$15,215.02 |
| Mar 2022 | \$367.01 | \$410.21 | -\$43.20 | \$0.00 | \$92.09 | -\$92.09 | FHA Insurance | -\$12,303.06 | \$2,863.07 | -\$15,166.13 |
| Mar 2022 | \$0.00 | \$0.00 | \$0.00 | \$846.19 | \$752.44 | \$93.75 | WEST MANCHESTER TWP (5) | -\$13,149.25 | \$2,110.63 | -\$15,259.88 |
| Mar 2022 | \$0.00 | \$0.00 | \$0.00 | \$92.09 | \$0.00 | \$92.09 | FHA Insurance | -\$13,241.34 | \$2,110.63 | -\$15,351.97 |
| Apr 2022 | \$0.00 | \$410.21 | -\$410.21 | \$0.00 | \$92.09 | -\$92.09 | FHA Insurance | -\$13,241.34 | \$2,428.75 | -\$15,670.09 |
| Apr 2022 | \$0.00 | \$0.00 | \$0.00 | \$92.09 | \$0.00 | \$92.09 | FHA Insurance | -\$13,333.43 | \$2,428.75 | -\$15,762.18 |
| May 2022 | \$734.02 | \$410.21 | \$323.81 | \$0.00 | \$92.09 | -\$92.09 | FHA Insurance | -\$12,599.41 | \$2,746.87 | -\$15,346.28 |
| May 2022 | \$0.00 | \$0.00 | \$0.00 | \$991.00 | \$974.00 | \$17.00 | AMERICAN SECURITY GROUP | -\$13,590.41 | \$1,772.87 | -\$15,363.28 |
| May 2022 | \$0.00 | \$0.00 | \$0.00 | \$92.09 | \$0.00 | \$92.09 | FHA Insurance | -\$13,682.50 | \$1,772.87 | -\$15,455.37 |
| Jun 2022 | \$0.00 | \$410.21 | -\$410.21 | \$92.09 | \$92.09 | \$0.00 | FHA Insurance | -\$13,774.59 | \$2,090.99 | -\$15,865.58 |
| Jul 2022 | \$0.00 | \$410.21 | -\$410.21 | \$0.00 | \$92.09 | -\$92.09 | FHA Insurance | -\$13,774.59 | \$2,409.11 | -\$16,183.70 |
| Jul 2022 | \$0.00 | \$0.00 | \$0.00 | \$90.28 | \$0.00 | \$90.28 | FHA Insurance | -\$13,864.87 | \$2,409.11 | -\$16,273.98 |
| Aug 2022 | \$0.00 | \$410.21 | -\$410.21 | \$0.00 | \$92.09 | -\$92.09 | FHA Insurance | -\$13,864.87 | \$2,727.23 | -\$16,592.10 |
| Aug 2022 | \$0.00 | \$0.00 | \$0.00 | \$2,040.07 | \$2,090.99 | -\$50.92 | WEST YORK AREA SD(5) | -\$15,904.94 | \$636.24 | -\$16,541.18 |
| Aug 2022 | \$0.00 | \$0.00 | \$0.00 | \$90.28 | \$0.00 | \$90.28 | FHA Insurance | -\$15,995.22 | \$636.24 | -\$16,631.46 |
| Sep 2022 (estimate) | \$15,800.94 | \$410.21 | \$15,390.73 | \$0.00 | \$92.09 | -\$92.09 | FHA Insurance | -\$194.28 | \$954.36 | -\$1,148.64 |
| Sep 2022 | \$0.00 | \$0.00 | \$0.00 | \$90.28 | \$0.00 | \$90.28 | FHA Insurance | -\$284.56 | \$954.36 | -\$1,238.92 |
| Oct 2022 (estimate) | \$408.40 | \$410.21 | -\$1.81 | \$90.28 | \$92.09 | -\$1.81 | FHA Insurance | \$33.56 | \$1,272.48 | -\$1,238.92 |
| Totals | \$17,310.37 | \$3,281.68 | \$14,028.69 | \$4,606.74 | \$4,554.15 | \$52.59 | | | | |



